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Thomas Murphy and Iris Mauriello help oversee privacy compliance at UConn Health, which has installed software on employee cell phones that can remotely wipe out private data in the event of theft or loss. The program is called "bring your own device."

PROTECTING PRIVACY

Hospitals, others beef up data security amid tougher oversight

By Matt Pilon
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If a hospital admits a celebrity, patient with an unusual disease or someone who's been in a high-profile accident, medical staff might be understandably curious.

But as privacy laws tighten, the risks of sneaking an unauthorized peek at that patient's medical records — the equivalent of medical rubbernecking — outweigh the rewards. At UConn Health in Farmington, compliance managers and IT staff say they monitor such cases particularly closely. If an unauthorized staffer is caught viewing those records, they risk termination. UConn Health has also encrypted all of its laptops.

It's just one example of how medical providers, insurers and others have beefed up their security to avoid data breaches, as state and federal regulatory

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Landlords: Hartford's firming apartment market a mixed bag

By Gregory Seay
gseay@HartfordBusiness.com

Apartments have been the one true real estate bright spot for downtown Hartford of late.

Hartford is participating in a multifamily housing market that one national observer describes as "on fire" the past five years. Even the state-subsidized office-to-apartment conversions completed or underway downtown are experiencing lease-up according to expectations, according to the Capital Region Development Authority.

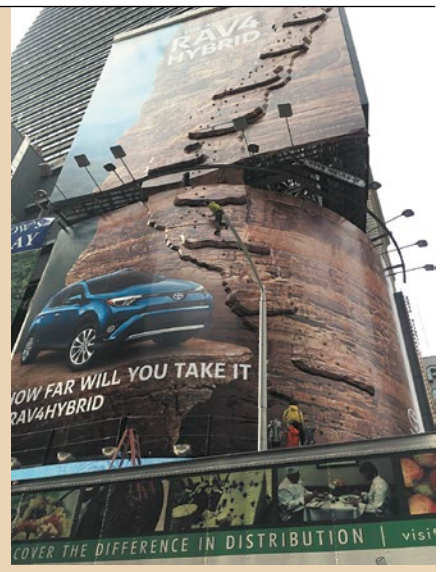
But not all apartment landlords are satisfied to the same degree. Faced with units that,

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PHOTO | CONTRIBUTED

Downtown apartment high-rise Hartford 21.



New Terrain

An East Hartford-based company helped orchestrate an advertising campaign that involved erecting a climbing wall on a towering Times Square billboard. **PG. 3**



Family Business

Willington Nameplate second-generation owner-operator Mike Goepfert reflects on his decision to cede some management powers to an outsider. **PG. 5**

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E. Hartford firm scales new terrain with 3D NYC billboard

PHOTO | CONTRIBUTED



A climber scales the rock-climbing wall attached to a Times Square billboard for the Toyota RAV4 Hybrid — an experiential advertising campaign that launched during the New York International Auto Show.

By John Stearns
jstearns@HartfordBusiness.com

An East Hartford-based company scaled new terrain in helping orchestrate an advertising campaign that involved erecting a climbing wall on a towering Times Square billboard in New York City.

Out Of Home America | Wilkins Media (OOHA Wilkins) complemented and executed the creative concepts of ad agency Saatchi & Saatchi of Los Angeles, which created an experiential advertisement for Toyota's RAV4 Hybrid "How Far Will You Take It" campaign. The billboard was timed during the New York International Auto Show.

Three professional climbers repeatedly scaled the wall from 8 a.m. to 6 p.m. from March 22-24, said Patricia Turosz, Out Of Home America's director of client partnerships, and the campaign had the desired effect, bringing the 120-foot wall to life. A female amateur climber also scaled it, once. The show ended April 3, but the 3D billboard was scheduled to remain in place through April 10, sans climbers, after which the wall would be dismantled.

"The best experiential media, whether it's on a billboard or it's on the ground, is something that's going to get people to stop and stare, take a picture and share," said Turosz, who's based out of OOHA Wilkins' Santa Monica, Calif., office and executed the project. "That's what we're aiming for, so it has that afterlife."

Advertisers want to stand out and have raised the bar on what companies like OOHA Wilkins are doing in the outdoor and experiential space, she said.

"And you're going to see more of it," Turosz said. "It breathes a breath of new life into outdoor media because of the social media echo that is created with such events."

Blaine Branchik, associate professor of marketing at Quinnipiac University, hadn't seen the wall, but lauded the thinking behind it and bang for the buck generated by what was expected to be ample social media sharing by passersby, especially gawking tourists.

"They see this very unusual, very unorthodox advertisement and they can't help but whip out their smartphones and whether it's photos or videos, you better believe that's on Instagram, Twitter, Facebook, it's everywhere all of a sudden; so therefore, it's gotten this national exposure," Branchik said.

"They're trying to break through the clutter in the most visually cluttered spot in the United States," Branchik said. "How ironic is that? It's visually so clever."

Turosz ensured the billboard was well-located — on the side of the DoubleTree Suites By Hilton Hotel at 47th Street and 7th Avenue — and across from a hotel Toyota used to entertain media and others, giving guests a good view of the climbing action and campaign.

She had to work hard to find a billboard strong enough to support 6,000 pounds of climbing wall and climbers, then had to secure city permits and other approvals to pull it off.

"Honestly, there aren't very many static billboards left in Time Square that are truly a billboard that has the steel backing," she said of finding the right support structure.

Blake Wassenaar, executive producer of experiential for Saatchi & Saatchi, which is Toyota's agency of record and developed the climbing idea, enjoyed partnering with OOHA Wilkins on the campaign's production.

"I can't say enough positive things about them," he said.

Turosz declined to release the cost of the campaign.

A report on Investopedia.com said Times Square billboards could cost $1.1 million to $4 million per year, which comes to about $92,000 to $333,000 per month.

"In Times Square right now, the Times Square Alliance is allowing a lot more of these out-of-the-box campaigns," Turosz said as advertisers try to up the experiential advertising ante.

"It's definitely unique, definitely something that's never been done before," Turosz said. "It was the largest outdoor rock-climbing wall in New York City, the first rock-climbing wall on

Continued

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a billboard in Times Square."

Creative campaigns

Experiential campaigns are right up OOHA Wilkins' alley. They can be anywhere, not just on billboards, Turosz said, including on a beach, road, boat, college campus or in the sky.

OOHA Wilkins largely does traditional out-of-home advertising, "but … with the right client, if they're open to it, we like to propose an experiential idea … ," she said.

"We get a lot of requests and get creative and try to find something that makes sense for the particular brand that we're working on," she said. "It's really a client that's willing to take a risk to do something to stand out and has the time and the budget to execute. But not all of our experiential executions need a huge budget. We've done some cool things with smaller budgets, but still got quite a bit of social media attention."

▶ 'The best experiential media, whether it's on a billboard or it's on the ground, is something that's going to get people to stop and stare, take a picture and share.'

Patricia Turosz, director of client partnerships , Out Of Home America

OOHA Wilkins has 45 employees around the U.S., about 11 in East Hartford, where it was founded in 1983.

It has six other offices in New York, Atlanta, Chicago, Milwaukee, Minneapolis and Santa Monica, said Jon Selame, president and CEO of the company.

OOHA Wilkins says it's the largest independently owned out-of-home media buying service in the U.S. It serves more than 300 ad agencies, Selame said.

The company is not Saatchi & Saatchi's out-of-home agency of record, but became the agency on the Times Square project because of the project's unique requirements.

Selame said the rock-climbing billboard made a statement.

"I think it demonstrates the power of out of home to make an impactful impression … in a real-life environment," he said. ■

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EXECUTIVE PROFILE

HBJ PHOTO | JOHN STEARNS



Mike Goepfert, CEO of Willington Nameplate, shows a strip of nameplates produced in the company's Stafford Springs factory.

Mike Goepfert

CEO, Willington Nameplate

Highest education: **Bachelor's degree in industrial technology, graphic arts management, Central Connecticut State University, 1982.**

Executive insights:

"Treat people the way you want to be treated. … I like talking to each and every one of our employees every single day. … I think it makes a difference if people know that you got their back and you care about them, I think you'll get that back."

Goepfert leaves impression on Willington Nameplate

By John Stearns
jstearns@HartfordBusiness.com

If Mike Goepfert were to produce two messages in his Willington Nameplate factory that describe his journey as a second-generation owner-operator of a family business, they might say something like this:

Caution — It's not easy.

Recommendation — Hire smart people to help you.

About 1990, Goepfert began running day-to-day operations of the company his father, Marcel, started 50 years ago. Goepfert brought a new approach to a business Marcel built with an entrepreneurial spirit and relentless hard work, and participated in until his death last fall at age 77, after which Goepfert assumed his father's CEO title.

After some rough early years — as a youth, Goepfert remembers discovering one Easter morning the family's car had been repossessed — Willington Nameplate grew into a success story.

"My father for the last 10 years was extremely proud of where the business was," said Goepfert, 57.

Willington Nameplate produces durable nameplates for the automotive, aerospace, defense and industrial sectors that instruct, inform or caution. It says it enables essential communication. Its nameplates, typically metal, are permanently affixed to everything from aircraft to plumbing valves and heating fixtures. Its nameplates at Gillette Stadium help fans find their seats.

Based in Stafford Springs, where it moved in 1970, the company employs 80-plus people and expects almost $12 million in sales this year. Three acquisitions of second-generation businesses since 2011, all in Massachusetts and brought in-house, fueled 35 percent sales growth in five years.

Goepfert expects in two years or so to acquire another company elsewhere in the U.S. to add business and be a backup production site in case a storm or other disaster were to idle Connecticut operations.

Goepfert admires what his father accomplished, but the business, like other family operations, had its challenges. Family — his mother and older brother also worked in the business and his sister, Lynn Dwyer, still does — didn't always see eye to eye, he said. When he took over, Goepfert sought advice from the UConn Family Business Program and other outside sources.

"That was really different from what my father did," he said. "My father was your typical entrepreneur and didn't really leave … and I always admired the fact that he kind of stayed in touch with business concepts and what's going on.

"I think I changed it from an entrepreneurial-driven [organization] — my father, he liked chaos and feathers flyin' — and I was looking more at a management-driven organization," Goepfert said.

He hired a larger accounting firm and a controller from a large company, shared key performance indicators with employees and improved the benefits program. Importantly, he kept the family culture.

Check out a video clip of Goepfert's interview at **hartfordbusiness.com.**

A great move, he said, was hiring Brett Greene four years ago as operations manager. Goepfert jokes he thought it would take Greene a year or two to make him obsolete, "and it took him five minutes." Goepfert recently named Greene president.

Goepfert downplays his own role.

"If I had a big ego, I might not want to bring someone that's smarter than me in and I don't think that way," he said. "[Greene's] definitely made my life better and he's good for the customers, the employees and everything involved."

Greene said Goepfert is hands off and trusting.

"Strategically, one of the best things Mike had done is go outside of the company to network and find resources that supported the company's growth," Greene said. "He was not … too proud to ask for help and it's that help that really helped get us to where we are today."

Goepfert has five sons, 19 to 30. He'd like to see one or more in the business, but they seem destined for different work, he said.

Goepfert enjoys bicycling 25 or 30 miles a day, weather-permitting. He rode 3,800 miles last year and aims for 4,500 this year. He jokes it's a good way to burn calories from the craft beers he enjoys. He also likes traveling. ■

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BY THE NUMBERS

28,000

The approximate number of new Connecticut business formations filed with the Secretary of the State's office in 2015.

36%

The percentage of Millennials recently surveyed by Citizens Bank who said they wouldn't have gone to college if they knew how much debt they would accumulate.

$15M

The amount of arts and tourism funding eliminated by Gov. Dannel P. Malloy in his latest budget proposal.

5.7%

The state's jobless rate at the end of March, which was up from February's 5.5 percent unemployment rate.

TOP 5 MOST READ

on HartfordBusiness.com

- Black Bear Saloon hit with $90K music suit
- Malloy budget revisions would close $922M deficit
- UConn women's NCAA celebration hits $55K goal
- CT's economic outlook ranked 47th in nation
- Officials: Raiding carbon funds will increase power costs

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PHOTO | CONTRIBUTED

Gov. Dannel P. Malloy unveiled his latest budget pitch last week.

TOP STORY

Malloy budget revisions would close $922M deficit

After legislative committees failed to fully close a projected $922 million deficit for next year, Gov. Dannel P. Malloy last week proposed a mix of cuts and layoffs he said would close the gap without a tax increase.

Compared to his original budget proposal in February, Malloy cut an addition $347 million from the general fund appropriation.

Many of the cuts were from social services and health care, as well as revenue sharing with municipalities.

The $17.8 billion general fund proposal calls for a reduction in the state's municipal revenue sharing account of $101 million, or a cut of 41 percent.

The Department of Social Services would see a $77 million cut, much of it in the Medicaid program.

The proposal would also eliminate $15 million for tourism and arts funding, which had already been reduced in Malloy's original proposal.

ECONOMY & LABOR

CT's economic outlook ranked 47th in nation

Connecticut's economic outlook is fourth worst in the nation, according to a study released by the American Legislative Exchange Council.

Based on the latest moves in state economic growth, Connecticut is ranked 47th in the nation, ahead of just New Jersey, Vermont and New York.

The study, called Rich States, Poor States, ranks the 2016 economic outlook of states using 15 equally weighted policy variables, including various tax rates, regulatory burdens and labor policies.

Connecticut is ranked 46th for gross domestic product, 42nd for domestic migration, and 43rd for non-farm payroll. Its economic performance ranks 45th.

Large employer min. wage fee bill revived in committee

A bill levying a fee on large employers that pay workers less than $15 per hour was revived by the General Assembly's Labor and Public Employees Committee last week on a narrow 7-6 vote.

The legislation, Senate Bill 391, requires employers with over 500 employees in the state, and franchisors who, combined with their franchisees, collectively employ at least 500 employees in Connecticut, to pay a quarterly fee if they pay workers below $15 per hour.

The bill had originally been sent to the Senate floor from the Human Services Committee, but the Senate then referred it to the labor committee. Typically that can be a means to killing legislation during the session.

LAW

Black Bear Saloon hit with $90K music suit

The owners of Black Bear Saloon may wonder if it was worth playing the Fifth Harmony song, "Worth It," now that they are being sued by music-rights owners for playing copyrighted tunes without permission.

Right holders to three songs filed a copyright infringement suit against BB Allyn Street LLC, owners of Black Bear Saloon at 187 Allyn St., Hartford, claiming the restaurant knowingly allowed the public performance of copyrighted songs without payment.

The right holders are all members of The American Society of Composers, Authors and Publishers (ASCAP).

Eric Sherman, a partner at Black Bear owner BB Allyn Street LLC, declined to comment on the suit.

The ASCAP members are seeking up to $90,000 on all three counts. Besides, "Worth It," the other songs named in the suit are "Party Rock Anthem" and, "Sexy and I Know It." Two of the complaints were based on Oct. 2015 performances, while the third was for a Dec. 2015 performance, the complaint alleges.

HEALTH CARE

AARP: 83% of CT voters support paid family leave

A large majority of registered voters in Connecticut, across the ideological spectrum, support paid family medical leave and a significant portion would back a candidate for state elections who worked to implement such a plan, according to a new survey by AARP Research. One small business group questions the program's costs.

AARP released the poll results to show support for Senate Bill 221, which would create a statewide system of paid family and medical leave for workers needing time off to care for themselves, an ill loved one or a new baby. The system that's being suggested would be fully funded by employees with no employer contribution.

The advocacy group cited research by The Institute for Women's Policy Research that said the cost to Connecticut employees would be very low at just about one-half of 1 percent of someone's income.

Andrew Markowski, National Federation of Independent Business Connecticut state director, said the study failed to address the startup and administrative costs of the state-run program.

BANKING & FINANCE

Millennials spend 18% of salaries on student loans

New research shows college graduates aged 35 and under with student loans now are spending nearly one-fifth of their current salaries on student loan payments and that 60 percent expect to be paying off student loans into their 40s.

The research by Citizens Bank, which has locations throughout Connecticut, also found fewer than 50 percent have looked into refinancing options to lower their monthly payments, consolidate their private and federal loans or otherwise improve the terms of their loans, according to the bank's Millennial Graduates in Debt survey.

Citizens cited research by The College Board, which said the cost of college has increased 13 percent for public four-year colleges, and 11 percent for private, nonprofit four-year colleges in the last five years.



RENDERING | CONTRIBUTED

A rendering of JCJ's new lobby in Hartford's Coltsville building.

REAL ESTATE

JCJ Architecture relocating to Colt building

Hartford's JCJ Architecture will relocate to the Coltsville East Armory Building — the historic former home to Colt Fire Arms. The firm will renovate and occupy an 18,000-square-foot loft in the 1887 structure, becoming one of the most significant tenants at the complex.

JCJ's move is scheduled for later this month.

The firm is relocating from 38 Prospect St., next to The Hartford Club. UConn bought that property and plans to move its business school there.

NONPROFITS

Study shows nonprofits with low reserves

A recent study of New England nonprofit leadership by Third Sector New England, funded in part by the Hartford Foundation for Public Giving, shows Greater Hartford nonprofit execs are concerned about the financial viability of their organizations.

The study found 73 percent of the nonprofits have six months or less cash reserves. Seven percent reported having none at all.

More than 1,200 executive directors and board members from New England responded. Of the surveyed executives, 123 directors and 49 board members were from the Hartford Foundation for Public Giving's service area. For executive directors and board members alike, fundraising is by far the most challenging part of the job.

CSCU president pitching unpaid furlough days

The president of the Connecticut State Colleges and Universities (CSCU) system is encouraging his employees to volunteer for unpaid leaves of absences through reduced weekly work schedules or furlough days.

CSCU president Mark E. Ojakian said the unpaid leaves are just one conceivable strategy for decreasing expenditures. He also wants eligible employees to consider sharing their tentative or firm retirement plans to assist with the budget planning process.

LOGISTICS



PHOTO | STEVE LASCHEVER

Amazon's fulfillment center in Windsor.

Public peek at Amazon's Windsor depot

Aside from its sheer size, inside and out, the most impressive feature of Amazon's 1.5 million-square-foot Windsor order-fulfillment center is just how quiet it is.

That mainly has to do with the hundreds of electric-powered robot carriers that, working alongside Amazon's 800 workers in two shifts, seven days a week, process customer orders and distribute merchandise to their doorsteps.

Last week, the media and state and town leaders were given a tour of the mammoth facility that opened last September at 200 Old Iron Ore Road, off Day Hill Road.

"This is our eighth-generation facility," Amazon spokesman Aaron Toso said during a pre-visit press tour the Seattle online retailer granted to local media.

Amazon also has a second Connecticut operation, a separate package-sorting facility in Wallingford.

MANUFACTURING

CT ranks third for aerospace, defense exports

Connecticut ranked third in the country in terms of U.S. aerospace and defense gross exports in 2015. The state also boasted a 30 percent rise in exports in 2015 compared to 2010.

That's based on Deloitte's "U.S. Aerospace and Defense Export Competitiveness Study" released last week. Despite an overall decrease in total U.S. exports in 2015, U.S. aerospace and defense exports were up $5 billion, an increase of 58.9 percent over the last five years.

The aerospace and defense industry accounted for 9.5 percent of total U.S. exports in 2015, up from its contribution of 7.1 percent in 2010.

GOVERNMENT & POLITICS

State introduces new biz data portal

The Secretary of the State's office has released a new data portal it says could potentially help government agencies identify gaps in economic activity as well as successful regional models to replicate.

The new portal maps business formations throughout the state. Secretary of the State Denise Merrill said mapping the activity shows where government investments are paying off, as well as successful public-private partnerships.

The information displayed by CTData revealed in 2015 there were more than 28,000 formations of corporations, limited liability companies and other types of businesses with the Secretary of the State's office versus upwards of 15,000 formations in 1996.

WHAT'S AHEAD:

- 4/25 Focus: **Education**
- The List: **Colleges and Universities**
- Nonprofit Profile: **CT Society of Certified Public Accountants**

CALENDAR

MONDAY, MAY 2

31st Annual Finance/Treasury Professional Conference

The New England Association for Financial Professionals (AFP) is hosting its annual conference for finance/treasury professionals May 2-4 at the Mohegan Sun Convention Center in Uncasville.

There will be over 100 sessions offered across three days.

Attendees will have the opportunity to engage and network with financial professionals in all sectors and industries to obtain professional insight on the most contemporary discussions around government regulations, investment strategies, asset management, and more.

There are expected to be over 600 attendees.

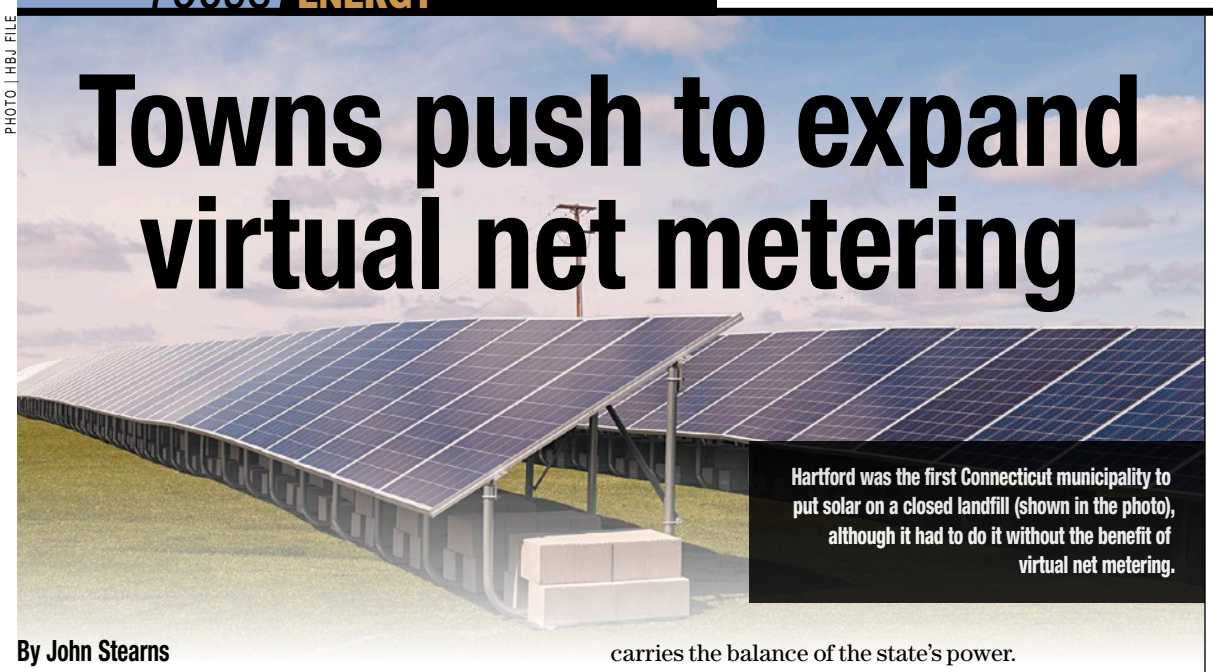
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PHOTO | HBJ FILE

Towns push to expand virtual net metering



Hartford was the first Connecticut municipality to put solar on a closed landfill (shown in the photo), although it had to do it without the benefit of virtual net metering.

By John Stearns
jstearns@HartfordBusiness.com

About a dozen Connecticut towns stand to benefit from a bill changing the state's virtual net metering (VNM) program to help them complete solar projects that will save municipalities and their taxpayers money, as much as $300,000 a year in reduced energy costs in some cases.

Right now, the towns are locked out of the program because of a statewide cap on the amount of electricity that the systems can collectively sell or share at $10 million a year, of which $4 million is available for municipalities, with the balance for agricultural and state property. A proposal that passed the Energy and Technology Committee on March 22 adds $5 million to the cap, an amount expected to help the so-called "stranded" towns complete their projects.

VNM allows municipalities to assign surplus production from their solar generators, typically sited on otherwise unproductive town property such as closed landfills, to other metered accounts that are not physically connected to the generator, such as town halls, public works facilities and school buildings.

The pending legislation, Senate Bill 394, would allow stranded towns to go forward with approved shovel-ready projects that received Zero Emissions Renewable Energy Credit (ZREC) awards, but were shut out of the VNM program.

If the legislation passes, the towns and solar companies with which municipalities have power-purchase agreements would also be able to recoup the investments they've made in preparing their projects for the VNM program.



Claudia Baio, mayor, Rocky Hill



Paul Michaud, executive director and founder, Renewable Energy & Efficiency Business Association and energy attorney, Murtha Cullina LLP

Rocky Hill Mayor Claudia Baio said she hopes the legislation will salvage the town's stranded solar project, which includes three power-purchase agreements with SolarCity to construct a 3.9-megawatt solar array consisting of 13,000 solar panels on 15 acres of a former town-owned sand pit.

Rocky Hill estimates it would save $200,000 to $300,000 per year in energy costs, plus receive about $90,000 per year in lease revenues from Solar City.

"We're talking about substantial electric bill savings that can be passed onto the town," Baio said.

Other stranded towns are Branford, Beacon Falls, Bethel, Cheshire, Clinton, Milford, Oxford, Newtown, Putnam and Woodbridge, according to Paul Michaud, executive director and founder of the Hartford trade group Renewable Energy & Efficiency Business Association and an energy attorney at Murtha Cullina LLP in Hartford.

Rep. Charles Ferraro (R-Milford), who testified in support of SB 394, said VNM proved so popular that 14 municipalities quickly consumed the municipal credits, leaving at least 11 other towns, "which have spent considerable money and effort," unable to advance.

Eversource Energy said it started accepting VNM applications in Sept. 2014 and the VNM queue was filled by April 2015.

Eversource, which transmits 80 percent of the electric load in the state, can allocate 80 percent of the $4 million for municipalities to its VNM customers, or $3.2 million. United Illuminating, now called Avangrid, carries the balance of the state's power.

An Eversource official seemed open to the legislative proposal accommodating the stranded cities, while cautioning that there's still a lot to learn about the administrative, operational, engineering and cost impacts on the broader distribution system from myriad alternative-energy projects.

"This program, if we just expand it by $5 million and it's really purposed for dealing with the few municipal entities in the queue right now, that makes sense, but all those other issues we need to keep looking at … ," said Ed Davis, director of rates for Eversource.

Eversource's concern is that as these kinds of programs expand, there's a cost to customers, Davis said.

The utility buys excess power from the generating municipalities, at more than about 20 cents per kilowatt hour, on average, which is pretty high for production, he said.

"Somebody has to pay for that, so what happens, the cost of these programs are borne by our customers," Davis said. "Our concern is as the program expands we're seeing increases to what ratepayers are supporting."

In written testimony, the Office of Consumer Counsel (OCC) also expressed concern about ratepayer impact, but gave conditional support for the $5 million VNM-cap expansion.

The state Department of Energy and Environmental Protection said it's analyzing VNM in the context of other state programs to increase clean energy in Connecticut as part of an upcoming update to its statewide Comprehensive Energy Strategy plan.

Michaud, the energy lawyer, said the impacts on the distribution system from the VNM program are miniscule.

"[Utilities] will argue that they're looking out for the ratepayers and they don't want costs to be shifted to the ratepayers who don't use solar; I don't really agree with that argument," he said. " … What's happening … is the private contractors are actually paying to upgrade the system."

Stafford is among the towns that isn't stranded, building 2.8 megawatts of solar arrays, including an 800-kilowatt unit at a landfill that it hopes will offset 80 percent of its electricity costs. It's paying to upgrade the distribution system for its project and is buying its solar equipment rather leasing it. It expects to pay off the equipment in nine years and save $250,000 to $300,000 a year by year 10, said Dennis Milanovich, town engineer.

The challenge is to produce only as much power as you need, said Milanovich, who praises the VNM program, but acknowledges its complexity.

"You put in a lot of hours on something like this to get your arms around it," he said. "It's not been too hard a burden, but it could have been a little easier."

Michaud said the program is a victim of its own success and limitations.

"If they would lift the cap, the program — Connecticut has over 240 closed landfills — could theoretically energize the entire state on landfills, approximately 80 megawatts worth if you were to use every closed landfill," he said.

It would essentially be enough generation to replace a small fossil-fuel burning power plant, Michaud said. ■

Q&A

Narrowing the clean-energy affordability gap

Q&A talks about a new initiative to expand solar use by lower-income homeowners with Kerry O'Neill, managing director, residential programs at Connecticut Green Bank.

Q: The Connecticut Green Bank last year launched a new "Solar for All" initiative with Louisiana solar installer PosiGen to make solar panels affordable to low-income homeowners. Would those homeowners normally be unable to afford solar panels?



KERRY O'NEILL

Managing director, residential programs, Connecticut Green Bank

A: We launched the program because we recognized that our lower-income homeowners were an underserved market that needed a unique approach — they just weren't going solar in the same numbers that higher-income households were.

To reach this market we needed solar installers who understood how to work with community partners to reach homeowners living in lower-income neighborhoods, a solar system that had an affordable monthly rate that provided a significant savings on energy bills, and an application process that didn't require complicated credit checks.

The public-private partnership we launched with PosiGen brought into the state an installer that has a track record of reaching lower-income customers with a unique approach that includes pairing solar with energy efficiency, giving homeowners even greater savings on their energy bills. And PosiGen doesn't use a traditional financial qualification process that looks at credit scores, removing another barrier for lower-income households going solar — the worry that they wouldn't get approved for financing.

Q: What is the "clean-energy affordability gap" and why is it important to the state's clean-energy aspirations?

A: The energy affordability gap is the difference between how much a household actually spends on energy each year versus what is considered to be an affordable amount. Lower-income households in Connecticut have a significantly higher energy burden than higher-income households do.

This is money that could be spent on much needed medicine, or education, or paying other bills or saving. With Gov. Malloy's policies around cheaper, cleaner and more reliable energy for the state, we need to be sure that no one is left behind, that all residents have access to affordable options for going solar and making energy-efficiency improvements.

Solar for All improves the financial sustainability of low-to-moderate income families who are most susceptible to rising energy costs by reducing their energy consumption and providing opportunities to leverage state and federal incentives.

Q: How has the Green Bank promoted the Solar for All program?

A: The Green Bank has worked with PosiGen to launch targeted campaigns. Beginning in Bridgeport, which launched in October, and then New Haven, which launched in January, we're working with PosiGen now to get a campaign going in Hartford and the surrounding areas next. PosiGen also has a special launch promotion that involves a discount on the monthly payment for the first three to 12 months, depending on how many families sign up in the first weeks of the campaign.

The Green Bank has a long tradition of partnering with cities and towns, community and faith organizations, neighborhood groups and local leaders to spread the message about all the ways residents can go solar or make their homes more efficient. We've tapped into these relationships to introduce the PosiGen-Green Bank partnership. So far about 200 people have signed up.

Q: What roles do PosiGen and the Green Bank play in this partnership?

A: PosiGen is the installer responsible for the entire process with the customer — from quoting the project, making the sale, handling the application process, installing the solar system and efficiency upgrades, and then providing the financing for the solar lease and energy-savings agreement.

The Green Bank connects PosiGen to local community groups and leaders and helps organize events, with PosiGen managing the day-to-day outreach and marketing across the state in targeted communities. The Green Bank catalyzed PosiGen to move to Connecticut and build out its operations. It has provided $5 million in low-cost debt capital to PosiGen and also provides a tiered solar incentive for qualifying limited income households. ■

Largest Connecticut electric suppliers

(Ranked by total customers as of Jan. 31, 2016)

Rank	Company	Total customers/ Share of CT market	Total business customers/ Total residential customers	Chief executive/ Title
1	**Public Power LLC** (1) 1055 Washington Blvd., 7th Floor, Stamford, CT 06901 888-354-4415; www.ppandu.com	56,661 10.6%	5,632 51,029	Michael Fallquist CEO, Crius Energy
2	**Ambit Energy** P.O. Box 864589, Dallas, TX 75086 877-282-6248; ww2.ambitenergy.com	54,908 10.3%	4,213 50,695	Jere Thompson Jr. Co-founder & CEO
3	**Direct Energy** (2) 12 Greenway Plaza, Houston, TX 77046 713-877-3500; www.directenergy.com	53,069 10.0%	9,777 43,292	Badar Khan President & CEO
4	**ConEdison Solutions Inc.** (3) 100 Summit Lake Drive, Suite 410, Valhalla, NY 10595 914-286-7000; www.conedsolutions.com	40,023 7.5%	3,884 36,139	Jorge J. Lopez President & CEO
5	**North American Power and Gas LLC** 20 Glover Ave., Norwalk, CT 06850 888-313-9086; ww2.napower.com	33,434 6.3%	1,043 32,391	Deryl Brown CEO
6	**Verde Energy USA Inc.** 101 Merritt Seven, 2nd Floor, Norwalk, CT 06851 800-388-3862; www.lowcostpower.com	25,553 4.8%	794 24,759	Thomas Fitzgerald CEO
7	**Liberty Power Corp.** 1901 W. Cypress Creek Road, #600, Fort Lauderdale, FL 33309 866–769–3799; www.libertypowercorp.com	23,456 4.4%	3,203 20,253	David Hernandez Co-founder & CEO
8	**Spark Energy LP** 2105 CityWest Blvd., Suite 100, Houston, TX 77042 877-547-7275; www.sparkenergy.com	21,074 4.0%	2,103 18,971	Nathan Kroeker Director, president & CEO
9	**Constellation Energy** (4) 100 Constellation Way, Baltimore, MD 21202 866-237-7693; www.constellation.com	20,447 3.8%	1,981 18,466	Joseph Nigro CEO (5)
10	**Town Square Energy** 208 W. Chandler Heights Road, Suite 102 , Chandler, AZ 85248 877-430-0093; www.townsquareenergy.com	17,427 3.3%	1,394 16,033	Randall Miller President
11	**SunWave Gas & Power CT Inc.** 20 Marshall St., Suite 300, Norwalk, CT 06854 855-478-6928; www.gosunwavect.com	17,181 3.2%	628 16,553	Robert Weir President
12	**Discount Power Inc.** 6 Armstrong Road, Shelton, CT 06484 877-259-7693; www.discountpowerinc.com	16,620 3.1%	1,220 15,400	David Gable President

Source: Connecticut Pubic Utilities Regulatory Authority with special thanks to Mike Coyle, company websites.
(1) Brand of Crius Energy.
(2) A subsidiary of Centrica plc.
(3) A subsidiary of Consolidated Energy Inc.
(4) A subsidiary of Exelon Corp.
(5) Also executive vice president at parent, Exelon Corp.

—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com

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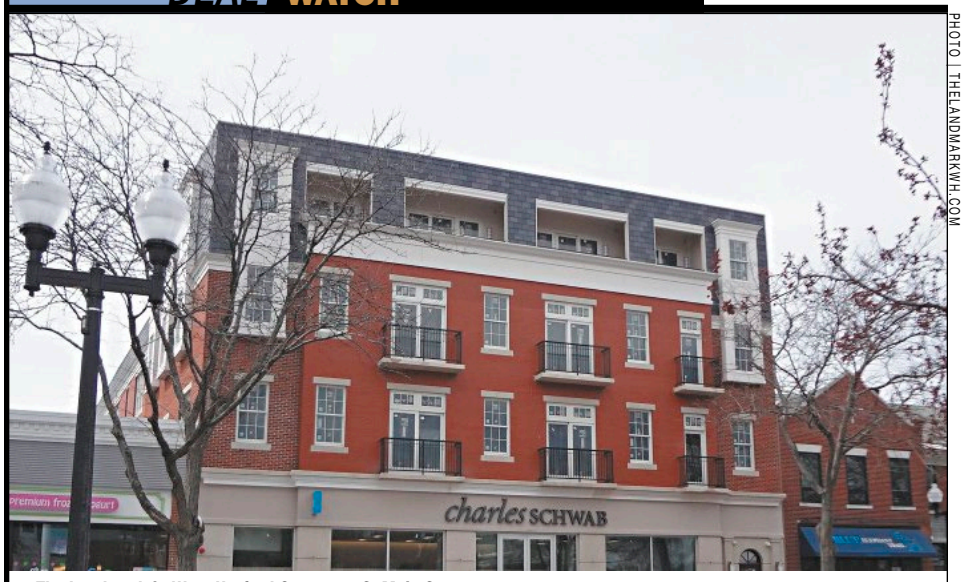


PHOTO | THELANDMARKWH.COM

The Landmark in West Harford Center, 11 S. Main St.

West Hartford's The Landmark starts pre-leasing

Pre-leasing has begun on the newest batch of luxury apartments in West Hartford Center.

A half dozen of the 21 upper-floor living units of The Landmark in West Hartford Center, 11 S. Main St., already have resident commitments, said Fawn Murray, of Hartford's Imagineers LLC, which manages the property and oversees leasing. Occupancy is set for May 1.

Connecticut oriental-rug retailer Abraham Kaoud and his family redeveloped a building next door to their store that was formerly a Masonic lodge into about 8,500 square feet of ground-level retail, topped with 17 one-bedroom and four townhome-style apartments in the other 35,500 square feet.

Financial adviser Charles H. Schwab has committed to relocating its offices from nearby 43 LaSalle Road in the center, to about 9,000 square feet of retail space fronting South Main, Murray said.

Shared amenities in the building are few — "The amenity is West Hartford Center," she said — but units are loaded with the usual luxe trappings for units that range from $2,000 for one-bedroom units to $3,500 for the two-bedroom, two-floor units.

All units have high ceilings, stone countertops, custom kitchen cabinetry and hardwood flooring, Murray said. Other in-unit features include washers-dryers, 24-hour maintenance and an air-recycling system that prevents cooking odors from permeating the interior corridors.

Each unit is assigned one free parking slot in The Landmark's underground garage. Residents enter the garage via the town's municipal lot at the rear of the building.

Once open, The Landmark will add its apartment inventory to the 18 units in the 21 N. Main St. apartment building just blocks away that was developed last year by developer and former New England Patriot Niko Koutouvides and his brother.

Omaha Steaks' W. Hfd. shop

Nebraska fresh meats/gourmet foods retailer Omaha Steaks has opened a store in West Hartford Center, its second in Connecticut.

The West Hartford store at 13 S. Main St. joins Omaha Steaks' South Windsor location in The Promenade Shops at Evergreen Walk. It is the 99-year-old chain's 70th store in 26 states, said Todd Simon, senior vice president and family owner.

Omaha Steaks sells grain-fed beef and other gourmet foods, including pork, poultry and side dishes.

The Kaoud family is the West Hartford space's landlord.

N. Britain retail space

A New Britain strip shopping center in the city's West End has 4,000 square feet of existing space, plus a free-standing "pad" building site available for lease, brokers say.

The available space inside the 17,000-square-foot center at 972 W. Main St. is priced at $15 a square foot, according to listing broker Reno Properties Group LLC. It can be subdivided into 2,000-square-foot sections.

The lease for ground big enough to accommodate an 8,000-square-foot building starts at $75,000 annually, Reno Properties said.

Existing tenants include: Pocket Communications; State Farm Insurance; Concentra Health Services; Beauty Systems Group; and People's Choice Pizza.

$900K Enfield industrial listing

A 24,866-square-foot Enfield industrial-manufacturing building is on the market for lease or sale with a $900,000 pricetag, brokers say.

The 25-year-old building at 89 Moody Road is on 2.04 acres. Features include 800-amp power, five drive-in doors and one dock, according to listing broker Sentry Commercial. The structure can be subdivided to 3,045 square feet.

The lease rate is $4.50 a square foot. ■

Deal Watch wants to hear from you. E-mail it, along with contact information to: gseay@HartfordBusiness.com. Gregory Seay is the Hartford Business Journal News Editor.

from page 1

After breaches, lessons learned

Recent CT Data Breaches

These were the largest HIPAA breaches reported by Connecticut-based providers and businesses to federal regulators from 2013-2015.

Name of covered entity	Individuals affected	Breach submission date	Type of breach
Middlesex Hospital	946	12/04/2015	Hacking/IT incident
Cigna Home Delivery Pharmacy	592	11/23/2015	Unauthorized access/disclosure
Advanced Radiology Consultants LLC	855	07/24/2015	Unauthorized access/disclosure
United Seating and Mobility LLC d/b/a Numotion	2,722	06/10/2015	Theft
Cigna	527	04/09/2014	Loss
St. Francis Hospital and Medical Center	858	01/16/2014	Theft
UConn Health	1,382	03/08/2013	Unauthorized access/disclosure

SOURCE: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

No. of reported data breaches in CT impacting 500+ patients

Year	Breaches	Total patients affected
2010	6	76,839
2011	4	100,214
2012	5	30,473
2013	1	1,382
2014	2	1,385
2015	4	5,115

SOURCE: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

oversight of patient privacy toughens.

The latest development: The federal Department of Health and Human Services (HHS) is launching new audits this year to make sure providers and others are compliant with privacy rules laid out within the 2003 federal Health Insurance Portability and Accountability Act (HIPAA). They will also be checking providers' breach-notification protocols created by Congress in 2009, requiring entities subject to HIPAA to promptly notify affected individuals after a breach.

The stakes are high for both patients and handlers of private data.

Medical data breaches have affected more than half of Connecticut's adult population, including last year's Anthem breach, which was the largest of its kind to date — jeopardizing 1.7 million Connecticut residents' information.

In response, Connecticut lawmakers mandated that covered entities report breaches to the state Attorney General within 90 days and provide free credit monitoring to affected patients and individuals.

That same year, four Connecticut institutions — Middlesex Hospital in Middletown, Cigna Home Delivery Pharmacy, Shelton's Advanced Radiology Consultant and Rocky Hill's Numotion — reported to federal regulators that they suffered data breaches affecting at least 500 individuals each. Numotion's breach was the largest, potentially affecting 2,722 people, according to HHS data.

Not all breaches result in significant impacts on consumers, but they carry the potential for identify theft and other fraud.

On the federal front, HHS expects to conduct 200 audits this year, checking in on privacy, security and breach-notification procedures. There could be as many as several million HIPAA-covered entities in the country, which means the odds of being audited are low.

Still, it's the largest audit of its kind to date, and entities caught with serious violations face further investigations and potential fines. Though HIPAA-related fines are rare, serious violations can draw heavy penalties. Since 2009, the largest fines doled out by HHS ranged from $1 million to nearly $5 million (none of those have been in Connecticut).

Most violations will be resolved with lesser measures, and HHS has said it hopes to provide technical assistance and guidance on how to better protect patient data.

Aggressive enforcement

The audits add one more enforcement layer for Connecticut organizations that deal with patient data (called "covered entities"), including IT contractors and others who have access to providers' and insurers' databases.

The Connecticut Hospital Association (CHA) supports Congress' addition of business partners and vendors to the universe of covered entities, said Michele Sharp, CHA's vice president for communications.

"Overall, this greatly improves privacy and security," Sharp said. "Audits and focused reviews are a natural step in ensuring that all entities across the healthcare continuum remain vigilant in their adherence to HIPAA rules."

Contractors have played a role in some Connecticut breaches. In 2012, an employee of Hartford Healthcare's contractor, EMC Corp., reported a stolen, unencrypted laptop containing data on nearly 7,500 patients. Attorney General George Jepsen investigated the breach, and reached a $90,000 settlement with the companies late last year.

Since taking office in early 2011, Jepsen has squeezed approximately $200,000 in data-breach settlements from four providers, health plans and contractors, according to records provided by his office.

"Protected health information is perhaps the most sensitive of personal information, and consumers are right to expect that it be safeguarded," Jepsen said.

He described his approach to HIPAA enforcement as aggressive.

"In that spirit, I am monitoring these [HHS] audits and keenly interested to learn the level of compliance," he said.

Given the low chances of being audited and HHS' disinclination to levy fines, state oversight may actually present more of a liability to providers, said Susan Huntington, an attorney with Day Pitney in Hartford.

"I think it's important to make the point that just because [HHS] closes a file without enforcement or a fine or penalty … doesn't necessarily mean the state will take the same action," Huntington said.



PHOTO | CONTRIBUTED

UConn Health's Iris Mauriello and Thomas Murphy discuss ways the care provider safeguards patient data.

Another factor that makes Connecticut somewhat unique is a 2014 state Supreme Court decision that determined a patient affected by a data breach that leads to penalties under HIPAA, can still bring a negligence lawsuit under state law.

"[HHS] may impose a fine or corrective action plan that's modest compared to what the follow-on legal action might be," said James Bowers, senior counsel at Day Pitney. "It's not necessarily a sigh of relief when [HHS] is done with you."

Compliance enforcement

Two of Greater Hartford's largest health systems, Hartford Healthcare and UConn Health, have grappled with past data breaches, but they say they've beefed up their procedures and protocols to protect patient data.

Besides its EMC-related breach in 2012, Hartford Healthcare also reported a 2011 breach affecting as many as 93,500 people.

The breach occurred after a Hartford Hospital employee saved private health information on an unsecured hard drive to work from home, and then lost the drive. That data included names, addresses, birthdates, social security numbers and other information.

The hospital offered free identity protection to those affected and disabled employees' abilities to save sensitive data on a device through computer USB ports. It also installed programs meant to prevent malicious software and implemented encryption controls.

After the EMC incident, the health system beefed up its employee training around when it is legally required to sign a formal business-associate agreement, meant to ensure a contractor will take measures to safeguard health data. No such agreement was in place at the time of the EMC breach, according to settlement records.

David Haig, vice president of compliance, audit and privacy at Hartford Healthcare, said the health system has more than 20 employees working regularly on compliance or IT security, adding that enhanced training for all employees has helped keep privacy issues top of mind since the breaches.

Staff who don't complete privacy training aren't eligible for raises.

"We're really aimed to get that into their consciousness," Haig said. "There's definitely a need for continuous vigilance."

Cynthia Snyder, Hartford Healthcare's system director of privacy compliance, said all mobile devices and thumb drives used by employees are now encrypted. If encrypted devices are lost or stolen, HIPAA doesn't require a breach notification because of how difficult it is to crack the encryption.

UConn's Experience

In 2013, a UConn Health employee authorized to access patient data was caught perusing medical files of patients for which she had no responsibility — a violation that impacted as many as 1,382 patients.

Iris Mauriello, UConn Health's compliance integrity and privacy officer, said that experience has led to beefed up efforts to monitor rubbernecking of certain records by medical staff.

"We look at all the access associated with those visits," she said.

Among other tactics, UConn Health also compares record access patterns among employees in similar positions, in an effort to catch discrepancies.

Mauriello said HIPAA is "probably one of the most massive programs the whole institution has to grapple with."

UConn Health also encrypts its laptops and has a "bring your own device" security program in which phones and other devices owned by employees are given capabilities to remotely wipe out patient data, should a phone be lost or stolen, said Thomas Murphy, UConn's chief information security officer.

If that security software is removed from a phone, the patient data is erased. ■

from page 1

New interiors, a dog park among lures

when built a decade or more ago, bristled with the latest exterior-interior finishes and amenities but are now showing their age, some complain that too many apartment operators are chasing too few of the Millennials and Baby Boomers who are their target market.

"The problem right now is one of timing," said landlord Marc S. Levine, who redeveloped 78-unit The Lofts at Main & Temple in 2006. " … Everybody is waiting on UConn to be a catalyst; relying on the state offices being a catalyst … but they haven't happened yet. The only thing that has happened is the apartments have been built. The supply is ahead of demand."

Levine, who with the late Philip Schoenberger redeveloped The Lofts and other downtown buildings into offices and temporary and permanent lodging, was referring to UConn's impending 2017 relocation of its West Hartford campus to downtown, which is projected to bring about 2,000 students and faculty to the center city. Also, the state's purchase of the twin-building Connecticut River Plaza office complex that will house more than 1,000 state workers, also in 2017.

Both are projected to ramp up demand for downtown housing, which explains the rush to get apartments renovated or built, observers say.

However, until that fresh demand materializes, existing apartment landlords are, in effect, poaching market share from one another.

The impact, Levine said, is evident in The Lofts' slowed pace of new lease signings and renewals, though he declined to be specific.

In the last year alone, the 285-unit 777 Main apartment skyscraper was among the residential buildings to begin lease-up, along with 63-unit 179 Allyn St. and The Spectra Boutique Apartments, with 190 units in a 12-story former hotel tower fronting Constitution Plaza.

HBJ PHOTO | GREGORY SEAY



A model one-bedroom unit in downtown's Trumbull On The Park is a testbed for new interior hues and faux-wood flooring as part of an overall building refresh to draw tenants.

Top 10 Markets for Lease Renewal Rates
(February 2016)

Rank	Metro	Renewal Rate	Rent Change
1	Northern N.J.	65.50%	4.70%
2	**Hartford**	**65%**	**3%**
3	Cleveland	59.70%	3.30%
4	New York	58.70%	5%
5	Milwaukee	58.50%	2.60%
5	Philadelphia	58.50%	3.50%
7	Miami	57.90%	3.40%
8	Detroit	57.20%	4.40%
9	Providence	56.40%	5.20%
10	Boston	56.20%	5.40%

SOURCE: MPF RESEARCH



Join us at a special evening as we celebrate the 2016 Green Circle Sustainability Awards

Join ***Connecticut's Department of Energy and Environmental Protection (DEEP)***, along with the ***Hartford Business Journal*** and the ***Connecticut Green Guide,*** this May for the ***Green Circle Sustainability Awards.*** The awards event will recognize this year's Green Circle Awards honorees, and be a celebration of sustainability, recognizing companies throughout Connecticut for their contributions and achievements.

2016 FINALISTS (In Alphabetical Order)

All American Waste, LLC
All Waste, Inc.
BD Medical Systems
BJ's Wholesale Club
Boehringer Ingelheim Pharmaceuticals, Inc.
Brewer Pilots Point Marina
Brookfield YMCA Comprehensive Energy Efficiency and Resilience Upgrades
CED Greentech East
Chapman Manufacturing Company
Christopher Kueffner, Partner, The Adventure Park at Storrs
Clean Energy and Sustainability Task Force
Comcast Cable
Connecticut Farm Energy Program - CT Resource Conservation & Development Area, Inc.
Connecticut Green LEAF Schools
Connecticut Technical High School System (CTHSS)
Coventry Energy Conservation Alternative Energy Advisory Committee
CT Department of Correction
CTfastrak, Connecticut's First Bus Rapid Transit System
DaCruz Manufacturing, Inc (formerly C&M Screw Machine Products, Inc.)
Domingo Medina
Eastern Connecticut State University: Green Campus Committee
Eco-Smart, Inc.
ESPN Inc.
Ginger Chapman/Yale Office of Sustainability
Goodwin College
Greenwich Academy
Hartford Marathon Foundation
Joel M Rinebold, Director of Energy Initiative at Connecticut Center for Advanced Technology, Inc (CCAT)
Joyce D. and Andrew J. Mandell Greater Hartford Jewish Community Center, Inc.
Kate Donnelly, Chair, Hampton Green Energy Committee
King Low Heywood Thomas
Leticia Colon de Mejias and the Green Eco Warriors
Materials Innovation and Recycling Authority (MIRA)
Meriden Enterprise Center c/o 290 Pratt Street, LLC
Middletown Area Transit Bus Maintenance and Storage Facility
New Haven Board of Education(NHBOE)/AFB Management
O&G Industries, Inc.
Oak Grove Montessori School
Pharmacia and Upjohn Company LLC
Pitney Bowes
Pratt & Whitney
Saybrook Point Inn & Marina, LLC
Southern Connecticut State University
Stamford 2030 District
Sub Edge Farm
The City of Hartford Planning & Zoning Commission; Sara Bronin, Chair
The Hartford
The Orchards at Southington
Town of Cheshire Water Pollution Control Department
Town of Manchester Sewer Department
Town of Old Saybrook
United Technologies Corporation
University of Connecticut
University of Connecticut/Department of Natural Resources and the Environment
USA Hauling & Recycling
Valley Container, Inc
Wilton Go Green, Inc.
Windsor Marketing Group

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Date: May 23, 2016
Time: 5:30pm-8:30pm
Location: Infinity Hall
32 Front Street, Hartford

Ticket Information:
Single Ticket Rate: $75.00
Pack of 6 Tickets: $410.00
Pack of 12 Tickets: $780.00
Please note: This is a cocktail style event.
There are no "tables" for this event.

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aorsini@HartfordBusiness.com or 860-236-9998 ext. 134

Presented By: Hartford Business Journal and Connecticut GreenGuide
In Partnership With: Connecticut Department of Energy & Environmental Protection
Event Sponsors: EMCOR Services New England Mechanical; Robinson+Cole
Event Partners: Infinity Music Hall & Bistro; Rider Productions Event & Travel Partners; The Perfect Promotion

Landlord Martin Kenny, whose 100-unit Trumbull On The Park apartments bowed in 2005, said his lease renewals are below what they were before the first of several hundred converted offices-to-apartments hit the market.

"So to me," Kenny said, "we needed to do two things: look at our interior finishes and update them."

Starting this year, as Trumbull's units are vacated, and before new tenants move in, Kenny says he will give each a makeover. He has hired downtown Hartford architects Amenta Emma to handle redesign chores.

Over time, he said, all 100 units will be upgraded with features that make them more enticing to tenant prospects. He also is considering taking over space now used as a leasing office and combining it with a patch of empty retail space on the ground floor into a community room for his Trumbull tenants. He also plans to update and expand the building's fitness center — a magnet for tenants at some of Kenny's downtown rivals.

New Hartford Apartment Buildings' Occupancy Rates

Project	Units	Occupancy
777 Main St.	285	76%
201 Ann/Grand	26	73%
179 Allyn St.	63	98%
Front Street	121	29%
Sonesta/Spectra	193	74%
38–42 Elm	6	67%

SOURCE: CAPITAL REGION DEVELOPMENT AUTHORITY

As a mature housing market, growth in Hartford's multifamily tenancy has been slower than its urban peers due to a paucity of new construction, according to Jay Parsons, vice president at Dallas-based MPF Research, which tracks and analyzes the performance of some 8 million apartment units in more than 300 U.S. markets, including about 25,000 in the Hartford area.

While Hartford's apartment occupancy held steady at 96 percent among the 25,000 units MPF surveyed in the first quarter vs. 96.7 percent the same three-month period in 2015, the Capital City's apartment rents grew only 1.6 percent vs. 5 percent a year earlier, Parsons said.

MPF data also ranked Hartford and nine other U.S. cities among the 10 best in its percentage of apartment renters opting to renew their leases and stay where they are. Hartford's 65 percent renewal rate pegged it No. 2, well ahead of No. 4 New York City, No. 9 Providence and No. 10 Boston.

Nationwide, apartment rents are expected to rise 4 percent this year vs. 3 percent in Hartford, he said.

Glastonbury's Trio Properties LLC manages more than 75,000 apartment units and more than 1 million square feet of commercial space on behalf of owner/investors, much of it in Greater Hartford.

The newly built Front Street Lofts on Prospect Street, next door to UConn's incoming downtown campus, and The Spectra are two of the newest residential properties on its management roster.

As of April 7, half of Front Street's 121 luxury units were leased or occupied; 90 percent for Spectra, said Jeffery T. Ferony, Trio's executive vice president/member.

Capital Region Development Authority Executive Director Mike Freimuth said lease-up for the pair and a half-dozen more offices-to-apartments CRDA helped finance are pacing according to projections.

The 39-story Hartford 21, the only newly built apartment high-rise in downtown Hartford in the last 30 years, says the newcomers haven't dented its occupancy, currently at 95 percent.

But that hasn't kept landlord Northland Investment Corp. from investing in amenities, such as a dog park and an updated entry lobby, said Northland Senior Vice President Peter Standish. In 2017, more amenity upgrades are planned, including a refresh of its courtyard. ■

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MOVERS & SHAKERS



Brendan B. Grady



Charles "Chuck" Cusson



David Mitchell



Dr. Peter Paul Yu

Coldwell Banker Residential Brokerage appoints pair of VPs

Coldwell Banker Residential Brokerage in Connecticut and Westchester County, N.Y., has appointed **Brendan B. Grady** as regional vice president of the company's Connecticut east region and **Charles "Chuck" Cusson** as vice president of operations.

Grady will be responsible for the oversight and productivity of the company's 18 sales offices throughout Greater Hartford, the eastern shoreline and New Haven County. Grady's real estate experience includes various leadership roles with Coldwell Banker Residential Brokerage, most recently as the company's regional vice president overseeing nine offices throughout New Haven County for 10 years.

Cusson will oversee the operational aspects of several departments within the company, including the relocation, education, marketing and administrative support teams.

Cusson previously served as regional vice president of education for NRT's eastern seaboard and Northeast regions.

Anchor Engineering Services announces principals

Anchor Engineering Services Inc. in Glastonbury announced that **Matthew N. Brown** and **Dennis A. Garceau** are now principals of the firm.

Brown has 13 years with the firm as a project manager and licensed professional engineer, and also has previous experience as a senior engineer with TRC Cos. of Windsor. He has been an associate of the firm since 2008.

Garceau recently rejoined Anchor as its chief structural engineer after previously serving with the firm from 1996 to 2000. Garceau brings 26 years of project management, bridge design and structural engineering experience to the firm, including 19 years as a consulting licensed professional engineer in Connecticut.

NYMBUS names Glastonbury EVP, chief strategy officer

Miami Beach-based NYMBUS, which has developed a cloud-based banking software, recently named **David Mitchell** executive vice president and chief strategy officer.

Mitchell, based out of Glastonbury, will be responsible for supporting the overall direction and planning of the company's market strategy. Mitchell also will work with NYMBUS' executive leadership team to develop the company's global vision and identify market opportunities.

Mitchell most recently was president of Fortress Risk Management in Wethersfield.

Hartford Healthcare names Cancer Institute physician-in-chief

Hartford Healthcare has appointed **Dr. Peter Paul Yu** as the first physician-in-chief of the Hartford Healthcare Cancer Institute. Yu will work closely with physicians and nurses who practice within the Hartford Healthcare Cancer Institute to ensure a single standard of care for patients with various types and stages of cancer.

In 2015, Yu served as president of the American Society of Clinical Oncology, which represents nearly 40,000 professionals in all cancer subspecialties. A medical oncologist and hematologist, Yu comes to Hartford Healthcare from Palo Alto Medical Foundation in California, where he worked since 1989.

Simsbury Bank names mortgage loan adviser



Paul Ramoya

Simsbury Bank announced that **Paul Ramoya** has joined its home loans team as a mortgage loan adviser. Ramoya will work closely with homebuyers, Realtors, financial advisers and attorneys in central Connecticut.

Ramoya has more than 27 years of mortgage origination experience. Most recently, he was a mortgage loan officer and sales manager with Empire Mortgage.

SS&C Technologies names SVP

Windsor-based SS&C Technologies Holdings Inc. has appointed **Stephanie Miller** as senior vice president. She will report to the head of SS&C alternative assets.

Formerly head of J.P. Morgan's fund administration business, Miller brings nearly 15 years running top 10 fund administration businesses.

Webster Bank names EVP, director of business banking

Webster Bank has promoted **John Guy** to executive vice president, director of business banking. Guy joined Webster in Dec. 2010 as senior vice president, business banking.

Business Networking International names CT franchise director

Windsor Locks-based BNI Western New England announced the appointment of **Richard Stroiney** as executive director for franchise operations in Connecticut and western Massachusetts. BNI focuses on helping businesses through the development and exchange of quality business referrals.

CT Health Foundation names new program officer, three board members

The Connecticut Health Foundation (CT Health) has named **Garrick Wong** as its new program officer. Wong will work to ensure CT Health achieves its strategic goals via focused grant making, policy advocacy, capacity building and leadership development.

Previously, Garrick served as a community benefit specialist at El Camino Hospital in California.

Also, the foundation's board of directors recently added three new members: **John J. Crawford** (president of New Haven-based Strategem LLC), **Chekesha Kidd** (vice president of group life and voluntary products at The Hartford) and **MaryAnn Perez-Brescia** (assistant professor of nursing at Three Rivers Community College).

Oasis Outsourcing adds two to Hartford office

Kelly Solway and **Lisa Barre** have joined Oasis Outsourcing, a national professional employer organization, as professional employer consultants. They will work out of the Hartford office located at 175 Capitol Ave.

Solway and Barre will be primarily responsible for providing consultation on human resources products and services for small and medium-sized businesses within targeted markets in the Hartford area.

NONPROFIT NOTEBOOK

NONPROFIT PROFILE

CT Council for Philanthropy

221 Main St., Hartford | www.ctphilanthropy.org

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TOP EXECUTIVE

Maggie Osborn, President

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FY 2014 SUMMARY

	2013	2014
Total Employees	8	9
Total Assets	$608,606	$846,937
Total Liabilities	$227,005	$398,656

REVENUES

Contributions & Grants	$429,425	$601,352
Program Service Revenue	$48,840	$20,627
Investment Income	$360	$321
Other	$0	$0
TOTAL	**$478,625**	**$622,300**

EXPENSES

Grants	$0	$0
Member Benefits	$0	$0
Salaries/Employee Benefits	$382,356	$417,247
Fundraising Fees	$0	$0
Other	$186,391	$138,373
TOTAL	**$568,747**	**$555,620**
MARGIN	**$(90,122)**	**$66,680**

TOP PAID EXECUTIVES (FY 2014)

	Base Salary	Total Compensation & Benefits
Maggie Osborn, President	$123,200	$134,389

SOURCE: GUIDESTAR IRS 990 TAX FORM



PHOTO | CONTRIBUTED

Dr. Prasad Srinivasan and his wife Kala Prasad.

Dr. Prasad Srinivasan and his wife Kala Prasad have made a gift of **$50,000** to **Hartford Hospital** to support the training and education provided through the hospital's Center for Education, Simulation and Innovation.

Their gift will establish the Srinivasan Fund at the hospital and will support the Center for Education, Simulation and Innovation, a state-of-the-art training facility where physicians and other healthcare professionals learn to use the newest technology in a safe, simulated environment. Srinivasan is also a state representative.

• • •

Paula S. Gilberto has officially assumed the role of president and CEO of United Way of Central and Northeastern Connecticut following the retirement of Susan B. Dunn.

Gilberto, formerly the United Way's senior vice president, helped United Way kick off its Working Families Initiative, raising awareness of challenges faced by lower-income families; chaired Hartford's nationally recognized Campaign for Grade-Level Reading; and led the development of Workforce Solutions Collaborative of Metro Hartford.

• • •

KBE Building Corp. recently completed construction of the NICU library at the **UConn Medical Center in Farmington** at no cost to Connecticut Children's Medical Center. The library will allow parents to have a peaceful retreat to help them as they deal with the stress of a child in the NICU.

• • •

The **Hartford Foundation for Public Giving** awarded more than **$900,000** in grants to five local agencies to help fight homelessness.

Grants were awarded to: The Salvation Army ($325,000); My Sisters' Place ($220,000); Journey Home ($199,197); ImmaCare ($174,000); and Connecticut Coalition to End Homelessness ($15,000).

Funding will allow organizations to continue and/or expand services and create a more collaborative and coordinated way to address the issue of ending homelessness.

• • •

Bob's Discount Furniture recently expanded its partnership with **Autism Speaks**, pledging over **$120,000** to the organization this year. Over the past three years, they have contributed a total of $200,000 through sponsorships, Café Collections for a Cause and gift card donations.

• • •

The First Niagara Foundation raised **$5,000** through a recent social media campaign on National Random Acts of Kindness Day. For every Like and Re-Tweet, the Foundation donated $1 to a food pantry or food bank across its Northeast footprint, including Connecticut Food Bank and Foodshare.

Thanks You!

NCCJ would like to thank all of those who supported this year's Annual Human Relations Award Banquet. Your contributions bring social justice educational programs to schools and youths throughout the Greater Hartford area.

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Please join us on April 27 for an energized and thoughtful conversation. Our panel of experts will explore the many ways that technology and innovation will change the world of work.

Panel Discussion moderated by:



Greg Bordonaro, *Editor, Hartford Business Journal*

Panelists:



Chris Allen, *CEO, iDevices*



Fred Howell, *Manager, Security & Privacy Consulting, RSM US LLP*



Marie Shanahan, *Assistant Professor of Journalism, University of Connecticut*

Date: ***Wed., April 27, 2016***
Time: ***7:30 A.M.– 9:30 A.M.***
Where: ***The Society Room***
31 Pratt Street, Hartford
Single Ticket Rate: $45.00
Breakfast will be served.

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HARTFORD BUSINESS JOURNAL

WOMEN IN BUSINESS 2016

THURSDAY, May 12, 2016

11:00 A.M. –1:45 P.M. • CT Convention Center, Hartford

Have lunch with these remarkable women on May 12th!

This Spring, the Hartford Business Journal will recognize the achievements of 8 remarkable women who are making their mark in Greater Hartford. These women are senior-level executives, CEOs and/or entrepreneurs who have mastered their business. These are remarkable, noteworthy women who are admired in the business community.



Emcee:
Duby McDowell
President
McDowell Jewett Communications

Panel Discussion
"Keys To Success"

Featuring:
Dr. Joanne Berger-Sweeney
President,Trinity College

Dr. Rhona Free
President, University of Saint Joseph

Manon Cox
President + CEO, Protein Sciences

Susan Tully
President + General Manager, NBC Connecticut

Moderated By: **Jill Adams**
Principal & CEO, Adams + Knight

Kathy Boucher
President and CEO, Decker Creative Marketing

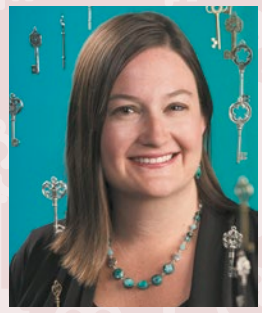




Maureen Cooper
Chief Operating Officer, Fiduciary Investment Advisors

Tara Knapp
Vice President of Development, PR and Marketing, Gaylord Specialty Healthcare





Amanda Mueller
Senior Vice President, Cashman + Katz Integrated Communications

Mary Jo Olenick
Principal, S/L/A/M Collaborative

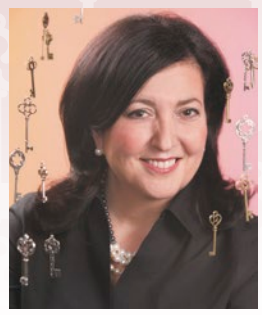




Jill Rubin Hummel
President and General Manager, Anthem Blue Cross and Blue Shield

Connie Weaver
Executive Vice President, Chief Marketing Officer, TIAA





Tizziana Fusco Weber
Senior Director, Communications, Pratt & Whitney (UTC)

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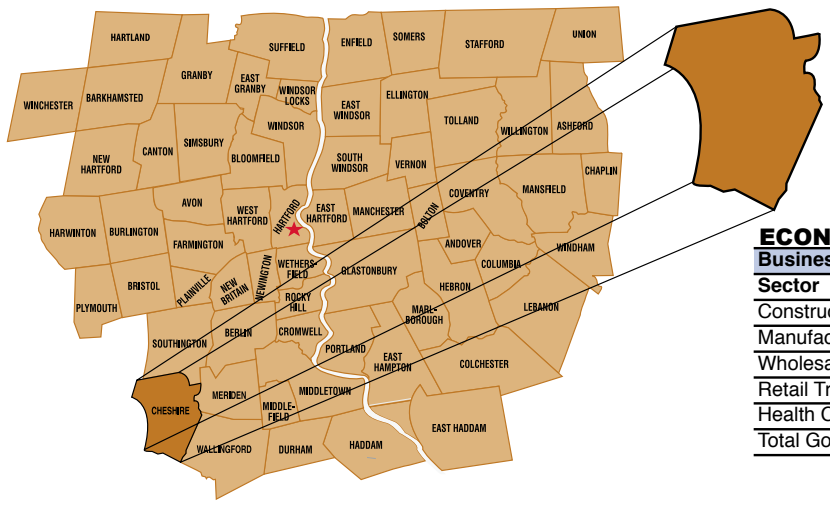
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TOWN PROFILE



CHESHIRE

Town Hall: 84 South Main St.
Cheshire, CT 06410
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Land area (sq. miles)	33
Pop./sq. mile (2010)	885
Median age (2010-14)	43
Households (2010-14)	9,799
Median HH Inc. (2010-14)	$107,716

Population (2010-14)	
2000	28,543
2010	29,261
2014	29,272
2020	29,122

Race/Ethnicity (2010-14)	
White	23,215
Black	1,370
Asian Pacific	2,246
Native American	0
Other/Multi-race	1,594
Hispanic	1,982

HOUSING

Housing stock (2010-14)	
Existing units (total)	10,149
% single unit	78.0%
New permits auth. (2014)	41
as % existing units	0.40%
Demolitions (2014)	3
Residential sales	NA
Median price	$340,000

Top 5 Employers
Bozzuto's
Cox Communications
UTC Aerospace Systems
Corrections Dept.
Macy's Logistics & Operations

Educational attainment (2010-14)			
Persons age 25 or older		**Town %**	**State %**
High school graduate	4,575	23%	28%
Associate's Degree	1,284	6%	7%
Bachelor's or more	10,504	52%	36%

GOVERNMENT

Government form	Council-Manager
Total revenue (2014)	$107,166,756
Per capita tax (2014)	$2,714
as % of state average	100.6%
Total expenditures (2014)	$107,397,596
Total indebtedness (2014)	$63,752,792
as % of expenditures	59.4%
per capita	$2,180
as % of state average	94.1%
Annual debt service (2014)	$8,810,859
as % of expenditures	8.2%
Equalized net grand list (2014)	$3,959,962,623
per capita	$135,383
as % of state average	94%

ECONOMICS

Business profile (2014)		
Sector	**Units**	**Employment**
Construction	76	575
Manufacturing	48	2,000
Wholesale Trade	110	1,932
Retail Trade	80	2,171
Health Care & Social Assistance	94	1,741
Total Government	25	2,047

LABOR FORCE

Commuters (2014)

Commuters into town from:			
Cheshire	2,249	Wallingford	671
Waterbury	1,936	Hamden	455
Southington	888	Naugatuck	437
Meriden	837		

Labor Force (Residence)	15,261
Employed	14,564
Unemployed	697
Unemployment Rate	4.6%

Place of Work (2014)	
# of units	945
Total Employment	16,127
Manufacturing Employment	2,000

TOP 5 GRAND LIST

Company	**Amount**	**% of Net**
Connecticut Light and Power Inc.	$39.0M	0.09%
Industrial Ave.	$37.8M	0.08%
Bozzuto's Inc.	$29.9M	0.08%
Macy's Corp Services Inc	$18.9M	0.04%
WE 350 Knotter Cheshire	$16.9M	0.04%

Source: Connecticut Economic Resource Center, www.cerc.com

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40 under forty

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6. *TWO Tickets to the Connecticut Forum on May 13th*

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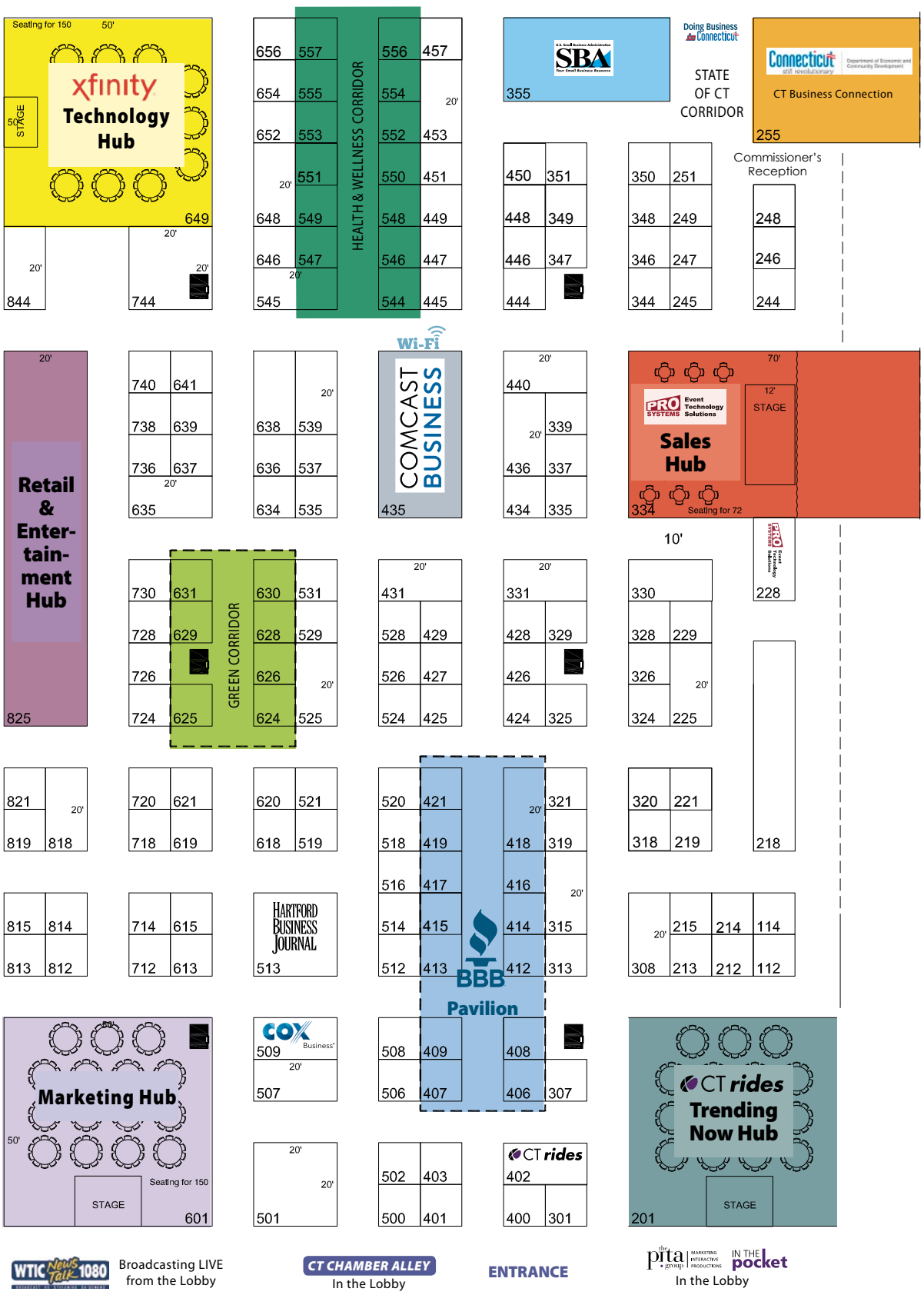
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EDITORIAL

Leadership doesn't equate to popularity

During last week's victory parade, Gov. Dannel P. Malloy awkwardly faced a spattering of boos when he was handed the microphone to heap praise on the UConn women's basketball team for winning their fourth straight national championship.

The response wasn't all that surprising. Faced with continual budget deficits since being sworn into office in 2011, Malloy has had to manage fiscal crisis after fiscal crisis and is now being forced to slash major spending, leading to state employee layoffs and myriad special interests with lighter pocketbooks.

Indeed, Malloy's popularity is likely reaching another low point (58 percent of voters disapproved of his job performance, according to a Quinnipiac poll released in October), but that's not necessarily a bad sign for the state.

To be an effective government leader in Connecticut these days isn't about being popular; it's about making extremely difficult decisions that will anger a large portion of the electorate, but hopefully get us on a stronger, stable fiscal and economic footing.

▶ To be an effective government leader in Connecticut these days isn't about being popular; it's about making extremely difficult decisions that will anger a large portion of the electorate.

We aren't endorsing all of Malloy's policies or tactics. We feel his attacks on hospitals have gone over the top, and his previous tax increases have weakened our state's economy. Neither he nor Democrats or Republicans in the House or Senate have been able to articulate and implement structural reforms that solve our long-term budget problems, while also promoting economic growth.

But Malloy's approach to cut spending rather than raise taxes to manage the latest deficit threat is the right one, even if it's drawing the wrath of state labor unions and others.

Let's be honest, Malloy is in a no-win situation and the only way he could become a popular governor is if he ignores our state's budget problems and kicks the can down the road. It's an approach all too common in Connecticut state government, and one that got the state into its current predicament. Unfortunately, there are no cans left for lawmakers to kick.

Hartford Mayor Luke Bronin faces a similar challenge as Malloy. The young Democrat and former Malloy general counsel was voted into office with widespread, even exuberant support from a wide-ranging constituency, but he has already drawn the ire of unions, nonprofits and others for proposing to create a financial sustainability commission to help oversee the city's finances.

The commission would have been able to re-negotiate and control labor contracts. Bronin was also seeking the ability to levy a payment-in-lieu-of-taxes fee on nonprofits and a surcharge on the largest commercial property owners, but his plan was soundly rejected by the city council and now appears dead in the state legislature.

Politically, Bronin probably made a mistake proposing such a far-reaching plan during his first few months in office, expending political capital without much to show for it and engendering organized labor's mistrust.

But we supported the commission because we realize there are no easy answers to remedy Hartford's fiscal crisis, which includes deficits approaching $100 million (out of a $530 million-plus budget) over the next few years.

Major structural reforms are precisely what the state and city need, but implementing them won't be easy or popular. To be effective, Malloy and Bronin must detach themselves from the whims of public opinion and develop policy that will drive long-term economic growth and stability, even if it comes at the expense of their political futures. ■

HARTFORDBUSINESS.COM POLL

Should CT adopt mandatory paid family medical leave?

- ○ Yes
- ○ No

To vote, go online to HartfordBusiness.com.

Last week's poll results:
Should CT legalize recreational marijuana use?

70% Yes

30% No

RULE OF LAW

State needs human-services lockbox

By John Horak

One of the most disturbing features of the state's fiscal melee is the insensitive manner in which the disabled, homeless, and the "least fortunate among us" are used as pawns to advance political and financial agendas far removed from the actual plight of these people.


John Horak

The only organizations with an untarnished and authentic claim to serve the interests of the least fortunate are the state's independent nonprofit human services organizations — with respect to both the clients they serve and the people they employ to serve the clients. These nonprofits are funded almost completely through state "purchase-of-services" contracts, and the fiscal tsunami that now threatens the cash flow of state employees and everyone else on the state's payroll swamped the nonprofits over a decade ago. The funding under the purchase-of-services contracts has been flat at best during this period, and the nonprofits have already been doing what no other beneficiary of the state's money wants to do — the same amount of work with fewer resources.

▶ Connecticut maintains an awkward two-class system in which the state and the nonprofits both provide social services in a competitive arrangement in which state personnel are paid significantly more than the nonprofit employees.

I wrote about the human-service nonprofits last April (Ct. unfairly pays human services nonprofits), and I won't repeat what I said then other than this: First, Connecticut maintains an awkward two-class system in which the state and the nonprofits both provide social services in a competitive arrangement in which state personnel are paid significantly more than the nonprofit employees (who are paid close to minimum wage and often qualify for public benefits). Second, the care needs of the clients and prospective clients (there are waiting lists) continue unabated (and increase in severity as the clients age), a situation exacerbated by the inequality inherent in this two-class system.

The duplicity was on full display at the Capitol last June when the argument for tax increases was based on a barrage of rhetoric (which the nonprofits were encouraged to support and did support) about making sure the wealthy and large corporations paid their fair share to help the less fortunate; however, at the end of the day the new tax money was siphoned off and into the abyss on the state's balance sheet, with some crumbs left on nonprofits' doorsteps.

This brings me around to a story in the March 25th Hartford Courant concerning Connecticut's suddenly "new" budget realties (which are a decade-old reality for the nonprofits) in which a spokesperson for progressive interests in the state called attention to New York state "where 40 millionaires said in an open letter … that they are willing to pay more in taxes for government services for the homeless and the needy."

The argument is that Connecticut's millionaires should be similarly willing to pay higher taxes to help the least fortunate among us. I agree. Moreover, even though I do not have the financial capacity of any of the 40 New York millionaires (or of however many millionaires there are in Connecticut), I would gladly pay some form of human-services surtax as long as the additional revenue actually found its way into the nonprofits' hands.

This is a reasonable suggestion assembled with some of the same thinking behind the pending constitutional transportation lockbox, which will secure tax revenues raised to fund the Governor's transportation infrastructure initiative. This plan could be implemented by statute, and it could be called the Connecticut Human Services Surtax. The surtax rate and the income levels on which it would be imposed could be calculated based on relevant data, and the statute would have two other features.

First, because money is fungible there would be a funding baseline below which the amount of general budget dollars allocated to nonprofit providers could not be decreased. This would be necessary to ensure that the new human-services surtax revenue would be added to the nonprofits' budgets — to prevent the state from taking away with one hand what the surtax yields for the nonprofits with the other.

Second, to further lessen the risk that the new funds would be diverted, and to avoid the administrative costs of a "middleman" collecting and redistributing the funds, the surtax would be paid directly to the nonprofits. The details would be easy to work out: There would be a published list of eligible human-services nonprofits, the nonprofits would have to issue a receipt to prove payment, and limits could be put on the amount contributed to any one nonprofit to ensure the money is spread about fairly.

The appeal of a plan like this is obvious — it would very efficiently distribute funds from the most fortunate directly to the least fortunate (and those who care for them at woefully unfair wage levels) — a win-win situation.

I am a realist and recognize that legislation of this type would be a hard sell in the legislature. But we are living in times extraordinary enough to warrant out-of-the-ordinary ways of doing things, and it may be that government would be better able to sell tax increases to voters if they know the specific purposes for which the new tax revenue would be spent. ■

John M. Horak has practiced law at Reid and Riege P.C. in Hartford since 1980. His opinions are his own.

THE RAINMAKER

Key considerations for strategic partnerships

By Ken Cook

For many smaller businesses, the allure of partnering with another complementary service provider is compelling. Small companies want to become bigger companies. When you identify someone who serves the same market as you and offers services that complement what you offer, there is a natural inclination to think about combining resources and efforts, at least to some degree.


Ken Cook

Why? Better services for customers; more revenue opportunities by cross-selling to each firm's respective base of customers; stronger market position and messaging; a larger number of competitive advantages.

While the allure may be great, let me offer some guidelines to consider before you say yes.

Clearly answer two questions: What is the purpose for getting together? What is it that each partner wants out of the relationship?

There are many potential answers to these questions, some good and some not so good. A few good answers include:

Satisfying previously unmet customer needs through the partnership arrangement.

Creating mutually beneficial revenue growth for each partner.

Allowing each partner to expand their markets; in essence, 1 + 1 = 3.

Always bear in mind the customer's perspective.

Customers, when first introduced to a partnership arrangement, are naturally asking a very simple question: "What do I get out of this?"

A strategic partnership makes sense if the parties provide products, services or support that enhances the offerings to the customer. The customer is almost always operating in a "what's in it for me" mode. Define the value of the partnership from that perspective, because frankly the customer doesn't care what the partners get out of it.

Test the partnership with customers and prospects.

Don't assume. Validate. Talk to customers whom you trust, and ask them their perspective on the partnership. What value would they expect to receive from the partnership's offerings?

Talk to prospective customers. Ask them if the partnership enhances the offerings and makes them more inclined to do business.

Take your time.

▶ **Don't let the allure of an internal perspective on the benefits of a partnership overshadow the realities of the marketplace, and the customer experience.**

As in any good relationship, trust is the most important factor to establish. Trust takes time to develop.

Consider working in a trial period with clearly defined parameters. For example, carve out some test customers who would be willing to be "beta" sites for the partnership. Offer the test customers considerations in exchange for their honest and open feedback on their experiences.

What value do they receive from the partnership that they would not have realized otherwise? Is that value worth it? What would they change about the partnership in order to enhance the experience and the results?

Communicate and learn.

Establish clarity and methodology around how the partners communicate, both with each other and with the customer. Partnerships directly impact the customer's experience. If the partners are not clear in how they work together and communicate with each other, the inevitable result is a negative impact for the customer. Don't let the customer get caught in the miscommunications and disagreements of the partners.

Also, partners need to learn everything they can about each other. Great partnerships evolve to the point where each partner can talk about their partner's business as well as they can talk about their own.

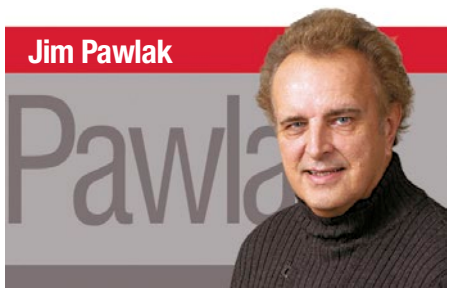
Bottom line: The customers are the ultimate determinants of whether a partnership makes sense. Don't let the allure of an internal perspective on the benefits of a partnership overshadow the realities of the marketplace, and the customer experience. After all, partnerships are meant to improve things for everyone. Constantly test to make sure that is happening. ■

Ken Cook is the co-founder of How to Who and co-author of How to WHO: Selling Personified, a book and program on building business through relationships. Learn more at www.howtowho.com.

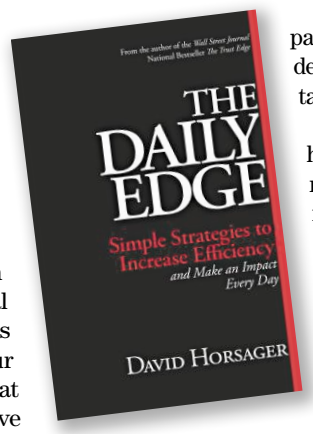
BIZ BOOKS

Simple strategies to increase efficiency

"The Daily Edge: Simple Strategies to Increase Efficiency" by David Horsager (Berrett-Koehler Publishers, $24.95).



Our lives reflect our choices — many of which result from our routine, which puts responses on a Pavlovian autopilot. At work, autopilot doesn't always work well because so many things interrupt routine and thereby reduce productivity. Horsager's 35 tips focus on forming better habits within our routines so that interruptions minimize the damage done to output and outcomes. Here are some highlights:



Tip 2. "Difference-Making Actions (DMAs)" — Before you head to work, write down your day's most important goal and the five prioritized DMAs needed to make it happen. Your DMAs should rely only on what you must do, because you have no control over when and how others will respond. During your commute, think about how you'll accomplish your DMAs given the context of your day's schedule. This helps you prioritize your workday.

During the day, keep your list visible to remind you of what must be done. After completing a DMA, cross it off your list.

Tip 9. "Excellence, not perfection." — Because too many outside factors affect execution, there's no such thing as perfection. Trying to identify and deal with "what-ifs" plays into the law of diminishing returns. This drives paralysis analysis, which delays decisions and execution — and takes time away from other tasks.

Excellence, on the other hand, deals with the "what is." It requires concentration without interruption. Also, you have to distinguish between changes that make things better versus different. When you reach the better-versus-different tipping point, the project is finished.

Tip 22. "Mind mapping" — A picture rather than a list makes it easier to envision a project's elements. Take a sheet of paper and write down what needs to be accomplished in the center; circle it. Draw and label some major branches (i.e. thoughts on steps and potential obstacles). Add action and idea "eaves" to the branches. Add "vines" to connect actions and ideas to complementary branches. Your completed, compartmentalized mind map allows you to visualize tasks and their priorities within the project.

Key takeaway: "Whatever you think about the most, you're bound to do the most."

▶ **Because too many outside factors affect execution, there's no such thing as perfection. Trying to identify and deal with 'what-ifs' plays into the law of diminishing returns.**

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"Workplace Poker — Are You Playing the Game or Just Getting Played" by Dan Rust (Harper Business, $25.99).

Hard work and talent aren't enough to get ahead. You have to learn how to play office politics (OP), the "game within the game." To many, OP means backstabbing, gossiping and playing the "blame game." To Rust, it means staying true to your values while creating interdependent relationships through an understanding of the company's business model — and the ability to toot your own horn without blowing it.



Those who successfully climb a career ladder view their job descriptions as the foundation of a make-it-happen plan. It details the "what," but not the "how." They understand that it's the how that sets them apart from others just as talented.

As I read the many stories of how, I recalled mine: I was in the Ford Motor's college graduate training program along with several newly-minted MBAs. My first manager asked for a volunteer from his group of five newbies to write departmental procedures. Writing procedures wasn't the glamorous job a new MBA envisioned. Only one hand went up, mine. Why? I understood the game within the game. Writing procedures would allow me to interact with staff, managers and executives in other departments whose operations were affected. I would learn the business model from various perspectives and people would get to know me.

As I rotated through other areas, I was given front-burner projects because I knew how things worked and the people who made them work. Over time, part of my brand became "dot connector." You won't find that in a job description.

The Bottom Line: "Those who claim to hate office politics are really just frustrated because they suck at it." ■

Jim Pawlak is a nationally syndicated book reviewer.

OF NOTE

THE BURKE GROUP RANKS AS TOP SALES TEAM AT COLDWELL BANKER RESIDENTIAL BROKERAGE



Brian Burke

The Burke Group, a Coldwell Banker Residential Brokerage sales team affiliated with the company's South Windsor office, has ranked as Coldwell's No. 1 affiliated sales team for units sold in 2015.

The Burke Group sold nearly 143 units in 2015.

Led by Brian Burke, the team consists of Jessica Stalmach, Brandy Oliver and Scott Gallagher.

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SBA ANNOUNCES 2016 SMALL BUSINESS WEEK WINNERS

Victoria and **Peter Newman**, founder and CEO, respectively, of Greenwich Education Group, have been named the U.S. Small Business Administration's 2016 Connecticut Small Business Persons of the Year, SBA's top award. The Newmans are among several successful small business owners in the state who will be recognized during SBA's national small business week, May 1-7.

Other honorees include:

- The Chapman Manufacturing Co., Tracy Camassar, Woman-Owned Small Business.
- Jackson Chevrolet, Tamera Jackson, Family-Owned Small Business.
- Walt Medina & Associates, Walt Medina, Veteran-Owned Small Business.
- Pay Forward Inc., Raymond Hayes, Veteran Advocate Champion.
- Crystal Ballroom of New Britain, Alina Wegrzyniak, CT Microenterprise Award.
- Benay Enterprises, Dawn Reshen-Doty, Minority-Owned Small Business.
- Charles Computer Services, Foster Charles, Young Entrepreneur Small Business.
- Farmington Bank, Andreas Kapetanopoulos, Financial Services Champion.
- Educational Play Care, Jane Porterfield, Entrepreneurial Success.
- Jonal Laboratories, Marc Nemeth, Exporter of the Year.
- McLaughlin Research Corp., James D. Bouthillier, Region 1 Prime Contractor of the Year.

• • •

CT INC. SUPPORTS UCONN WOMEN'S NCAA CHAMPIONSHIP CELEBRATION

Organizers of the NCAA champion UConn women's basketball celebration in Hartford raised $55,000 to cover the costs of the recent 2016 championship parade and rally.

The following businesses contributed funds to the 2016 celebration: Webster Bank; Mohegan Sun; The Travelers Cos. Inc.; Eversource; CT Lottery; The Hartford Steam Boiler Inspection and Insurance Co.; Bank of America; Moe's Southwest Grill; ProHealth Physicians; The Hartford Financial Services Group Inc.; Aetna; Frontier Communications; Virtus Investment Partners; and SNY.

The following companies provided substantial in-kind services: The Hartford Courant; American Medical Response | AMR; Peter Pan Bus Lines; XL Color; Manafort Brothers; XL Center; and New Country BMW of Hartford.

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BLUMSHAPIRO NAMED NO. 1 NEW ENGLAND ACCOUNTING FIRM FOR 2016

BlumShapiro has been selected as the No. 1 accounting firm in the New England region for the second consecutive year by Accounting Today. Accounting Today's 2016 Top 100 Firms, the publication's annual survey, is based on total revenues, total employees and management advisory services or consulting.

BlumShapiro repeated its ranking as the Top Firm in New England with revenues of $72.7 million in 2015, an increase of more than 6 percent over the previous year.

DAY PITNEY ATTORNEYS HONORED WITH PRO BONO AWARD



Day Pitney attorneys Benjamin Nissim, Thomas Farrish, Michael Fitzpatrick and Andraya Pulaski were named the 2016 Coleman Award winners in recognition of their commitment to pro-bono work. This year's Coleman Award winners dedicated a total of more than 840 hours of their time to pro-bono service. Pictured (from left) are Pulaski, Nissim and Farrish.

ST. FRANCIS FOUNDATION RECEIVES GIFT FROM LEA'S FOUNDATION



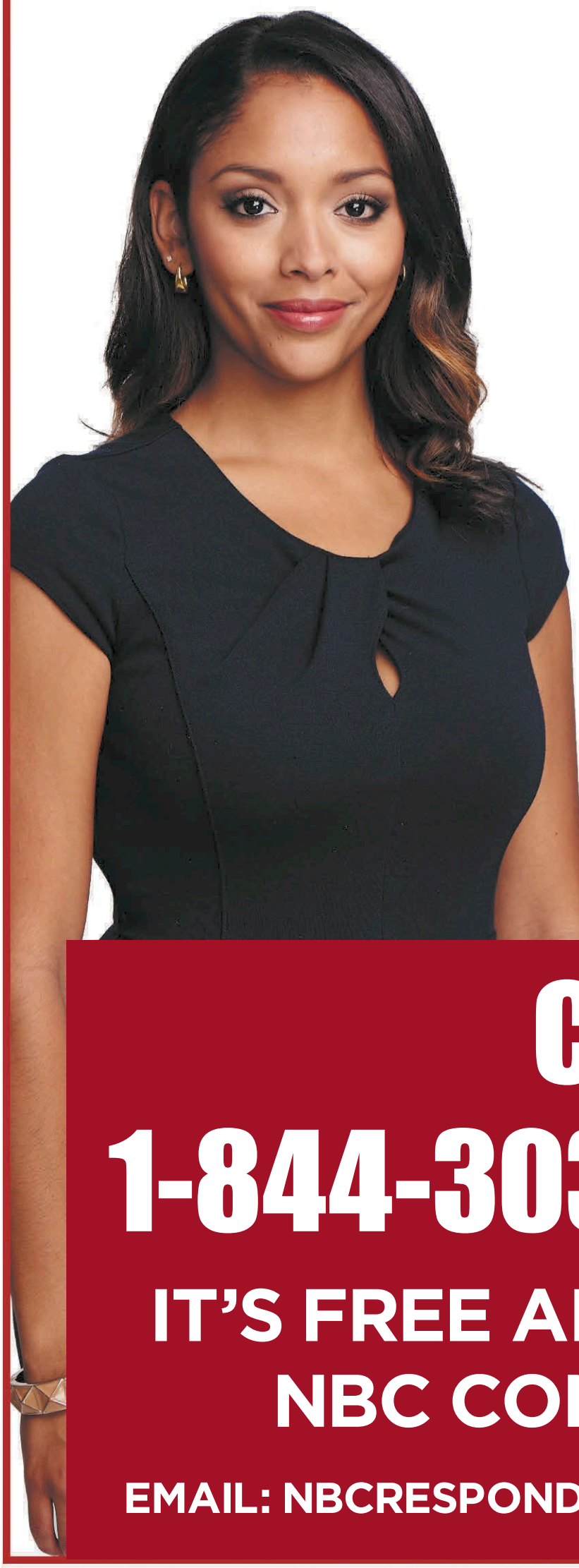
The Lea's Foundation for Leukemia Research recently pledged $762,000 to the St. Francis Foundation to fund leukemia research. The Lea's Foundation, located in Hartford, started its partnership with St. Francis in 2013. This additional pledge will allow St. Francis to expand clinical trials and offer the highest-level cancer care for patients. Pictured (from left) are: Nicholas Stamboulis and Andrea Oddi, Lea's Foundation for Leukemia Research board members; and John F. Rodis, president, St. Francis Hospital and Medical Center.

WILLIAM RAVEIS HOSTS ANNUAL FUNDRAISING EVENT FOR CANCER RESEARCH



William Raveis Real Estate, Mortgage & Insurance recently hosted their first annual fundraising event to benefit the Damon Runyon Cancer Research Foundation. The Raveis Ride + Walk raised over $500,000 for cancer research. The William Raveis Charitable Fund created a Fellowship Award with the proceeds from last year's event. They are planning their second annual fundraiser for October. Pictured (from left) are: Lorraine Egan, president and CEO of the Damon Runyon Cancer Research Foundation; and Meghan Raveis, managing director of the William Raveis Charitable Fund.

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